

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ivan F. Conaway IV
Stephanie A. Conaway
aka Stephanie A. Eiben
Debtor(s)

Bankruptcy Case No.: 19-23640-CMB

Chapter: 13
Docket No.: 95 – 88, 90
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 10/21/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,459.00 as of 12/2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Capital One Auto Cl 9 – no further payments due to surrender; priors payments were proper and are ratified.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: December 21, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Ivan F. Conaway, IV
Stephanie A. Conaway
Debtor(s)

Case No. 19-23640-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 21, 2020

User: dsaw
Form ID: 149

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Ivan F. Conaway, IV, Stephanie A. Conaway, 937 Old Salem Rd., Greensburg, PA 15601-1334
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15123898	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15123900	+ Conserve, Attn: Bankruptcy Dept, 200 Crosskeys Office Pard, Fairport, NY 14450-3510
15123899	+ Conserve, Po Box 7, Fairport, NY 14450-0007
15123901	+ Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
15123902	+ Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15123906	+ First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15123908	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15272057	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15123910	+ HomeBridge Financial Services, Po Box 77404, Ewing, NJ 08628-6404
15123912	+ Ivan Conaway III and Susan Conaway, 113 Laurie Drive, Pittsburgh, PA 15235-4047
15162170	+ MORTGAGE RESEARCH CENTER, LLC, et.al., CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15154450	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15123915	+ Tri-State Financial Inc., P.O. Box 2520, Wilkes Barre, PA 18703-0018
15132641	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15153798	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15123917	+ URE Federal Credit Uni, 201 Beech St, West Mifflin, PA 15218-1403
15123916	+ URE Federal Credit Union, 201 Beech Street, East Pittsburgh, PA 15112-1237
15123918	+ USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15123920	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15156367	+ credit first na, po box 818011, Cleveland, oh 44181-8011

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Dec 22 2020 04:42:03	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2020 04:42:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15123882	+ Email/Text: bankruptcy@rentacenter.com	Dec 22 2020 05:17:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15123883	+ Email/Text: bk@avant.com	Dec 22 2020 05:17:00	Avant, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
15123884	+ Email/Text: bk@avant.com	Dec 22 2020 05:17:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15123889	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:32:33	Capital One, Attn: Bankruptcy, Po Box 30285,

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			Salt Lake City, UT 84130-0285
15123885	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:49:17	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123893	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Dec 22 2020 04:42:35	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
15123895	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Dec 22 2020 04:42:34	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15129705	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Dec 22 2020 04:42:03	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15123897	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:41:56	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15127915	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:41:56	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15141925	+ Email/Text: bankruptcy@cavps.com	Dec 22 2020 05:16:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15123905	+ Email/Text: bknotice@ercbpo.com	Dec 22 2020 05:16:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15123904	+ Email/Text: bknotice@ercbpo.com	Dec 22 2020 05:16:00	ERC/Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547
15123911	+ Email/Text: Bankruptcy@homebridge.com	Dec 22 2020 05:17:00	HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2710
15152662	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2020 05:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15151242	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2020 05:16:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15124281	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:32:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15123914	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:32:08	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15123913	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:32:07	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15123923	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 22 2020 05:13:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15123922	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 22 2020 05:13:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mortgage Research Center LLC, et.al.
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15123890	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123891	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123892	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123886	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123887	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123888	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

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15123894	*+	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
15123896	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123907	*+	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15123909	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15123921	*+	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15123919	*+	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15123903	##+	Dean Eiben and Lisa Eiben, 6029 Poketa Road, Verona, PA 15147-3205

TOTAL: 1 Undeliverable, 13 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Stephanie A. Conaway asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Ivan F. Conaway IV asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sherri J. Smith	on behalf of Creditor Mortgage Research Center LLC et.al. pawb@fedphe.com, sherri.smith@phelanhallinan.com
Thomas Song	on behalf of Creditor Mortgage Research Center LLC et.al. pawb@fedphe.com

TOTAL: 10